



Order Filed on August 31, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

**Robertson, Anschutz, Schneid, Crane & Partners, PLLC**  
Authorized Agent for Secured Creditor  
130 Clinton Road, Lobby B, Suite 202  
Fairfield, NJ 07004  
Telephone: 973-575-0707  
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Harold Kaplan (HK-0226)

In Re:

**James Thomas Atkins,**

**Debtor,**

**Robin Lynn Atkins,**

**Joint Debtor.**

Case No.: 19-31781-JNP

Chapter: 13

Hearing Date: August 30, 2022

Judge: Jerrold N. Poslusny Jr.

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF  
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through four (4), is hereby  
ORDERED.

**DATED: August 31, 2022**

A handwritten signature in black ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court



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Secured Creditor: Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust

Secured Creditor's Counsel: Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Debtors' Counsel: Warren D. Levy

Property Involved ("Collateral"): 82 Crescent Hollow Dr, Barnsboro, NJ 08080

Relief sought:

- Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Secured Creditor's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 4 payments from June 1, 2022 through September 1, 2022 at \$2,671.24 per month.

Funds Held In Suspense \$1,186.56.

Total Arrearages Due \$9,498.40.

2. Debtor must cure all post-petition arrearages, as follows:

- Immediate payment shall be made in the amount of \$9,498.40. Payment shall be made within ten (10) days of entry of this Order.
- Beginning on October 1, 2022, regular monthly mortgage payments shall continue to be made in the amount of \$2,671.24.

3. Payments to the Secured Creditor shall be made to the following address(es):

- Regular monthly payment: Selene Finance, LP  
Attn: BK Dept  
3501 Olympus Boulevard  
Dallas Texas 75019



■ Immediate payment:

Selene Finance, LP  
Attn: BK Dept  
3501 Olympus Boulevard  
Dallas Texas 75019

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Agreed Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Agreed Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Agreed Order.

■ This Agreed Order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Agreed Order.

5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$350.00 and costs of \$188.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.

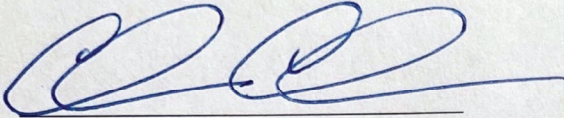
☐ To the Secured Creditor within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.



6. In the event Secured creditor has not filed a timely Proof of Claim, Debtor consents to the filing and payment by the Chapter 13 Trustee of any late filed Proof of Claim, subject to the right of the Debtor to file an objection as to the amount.

The undersigned hereby consent to the form and entry of the foregoing order.



Christopher G. Cassie, Esq.  
*Attorney for Debtor(s)*

Date: 8/30/2022

/s/Harold Kaplan

Harold Kaplan, Esq.  
*Attorney for Secured Creditor*

Date: 8/30/2022